

UNITED STATES BANKRUPTCY COURT
Northern District of Georgia
Atlanta Division

In Re: Debtor(s)

Brian Thomas Crooks

Beth Haynes

Case No.: **09-69160-jrs**

Chapter: **7**

**NOTICE TO DEBTOR
THAT COURSE ON FINANCIAL MANAGEMENT
IS REQUIRED TO RECEIVE DISCHARGE**

Upon review of the docket in the above-styled case, it appears that Debtor or Debtors (hereinafter "Debtor") has not filed Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) showing that Debtor has completed the personal financial management course or is exempt. Sections 727(a)(11), 1141(d)(3)(C), and 1328(g) of Title 11, U.S.Code, require an individual debtor in a Chapter 7, 11, or 13 case to complete an instructional course on personal financial management after filing the case unless Debtor obtains an order granting an applicable exemption provided by §109(h)(4). **To comply with the course requirement, a debtor must timely file Form 23 with the Clerk's office.** See Interim Bankruptcy Rule 1007(b) and (c) and Official Form 23 (10/06). Failure to timely file Form 23 may result in the case being closed without Debtor receiving a discharge.

A **Chapter 7** debtor must file Form 23 within 60 days after the first date set for the meeting of creditors. **Chapter 11 and 13** debtors must file Form 23 no later than the date the last payment is made as required by the plan or the date a motion for entry of discharge is filed. If Debtor subsequently files a motion to reopen the case in order to file Form 23, Debtor must pay the appropriate fee to reopen the case. **THIS NOTICE WILL BE THE ONLY REMINDER ABOUT THE COURSE REQUIREMENT.**

This Notice will be served upon the Debtor, counsel for Debtor, and the Trustee.

Dated: July 19, 2012

**** Mailing Address**

United States Bankruptcy Court
1340 Russell Federal Building
75 Spring Street, SW
Atlanta, GA 30303



M. Regina Thomas
Clerk of Court
U.S. Bankruptcy Court

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
Northern District of Georgia

In re:
Brian Thomas Crooks
Beth Haynes
Debtors

Case No. 09-69160-jrs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9

User: Hallc
Form ID: 417

Page 1 of 2
Total Noticed: 3

Date Rcvd: Jul 19, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2012.

db/jtdb +Brian Thomas Crooks, Beth Haynes, 110 General Drayton Street, Bluffton, SC 29909-4407
aty +Anthony B. Sandberg, The Sandberg Law Firm, International Tower - Suite 705,
229 Peachtree Street, NE, Atlanta, GA 30303-1601
tr Martha A. Miller, Martha A. Miller, PC, Suite 2700, 260 Peachtree Street, NW,
Atlanta, GA 30303-1240

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Anthony B. Sandberg, The Sandberg Law Firm, International Tower - Suite 705,
229 Peachtree Street, NE, Atlanta, GA 30303-1601

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2012

Signature:



District/off: 113E-9

User: Hallc
Form ID: 417

Page 2 of 2
Total Noticed: 3

Date Rcvd: Jul 19, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2012 at the address(es) listed below:

A. Michelle Hart Ippoliti on behalf of Creditor Countrywide Home Loans Servicing, L.P.
bkmail@prommis.com
Adam M. Goodman cdsummary@l3trusteeatlanta.com;cdbackup@l3trusteeatlanta.com
Alane A. Becket on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com
Anthony B. Sandberg on behalf of Debtor Brian Crooks
igotnotice@sandberglawfirm.com;sandberglawfirmllc@gmail.com
Derek W. Johanson on behalf of Creditor 90 Fairlie Condominium Association, Inc.
derekj@condoandhoalaw.com, Bankruptcy@ljlaw.com
Maria A. Tsagaris on behalf of Creditor BAC Home Loans Servicing, L.P. fka Countrywide Home
Loans Servicing, L.P. BkMail@prommis.com
Martha A. Miller mam@swtlaw.com;mam@trustesolutions.com
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
Phillip Livingston phillip.livingston@srg-i.com, recovery.support@srg-i.com
Richard S. Ralston on behalf of Creditor CANDICA L.L.C. chapter-13@w-legal.com

TOTAL: 10